



Brick, NJ 08724

1610 Route 88 STE 102

732-701-8900 FAX 732-458-3728

[www.specialtyagency.com](http://www.specialtyagency.com)

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## E & S ENTERTAINMENT PROGRAM

### TAVERNS/BARS                      SPORTS BARS COCKTAIL LOUNGES

#### LIMITS:

PROPERTY:	No Building \$100,000 Max (3+ miles from ocean)
LIABILITY:	\$1,000,000/\$2,000,000
LIQUOR:	\$1,000,000/\$1,000,000

#### PROGRAM FEATURES:

- Live entertainment, DJ's, Doormen, Dancing.
- A&B coverage available.
- Comprehensive enhancement endorsement.
- New Ventures acceptable with 3+ years Mgt. experience in similar risks.

#### REQUIREMENTS:

- Brokers **must** have E&S license and make all necessary filings.
- Broker without E&S license will be directed to one of our contracted wholesalers.
- Must have signed application to bind.
- 3 years Current Valued loss runs within 30 days of binding showing loss ratio of less than 50% and no more than 2 losses.
- Minimum Premium is \$5000 & Minimum earned is 25%.
- Agency Bill only - no installments.
- No Nightclubs, Cabarets, or Gentleman's clubs.
- Dance floor maximum 600 square feet.
- Maximum 4 bouncers per shift, background checks required.
- Maximum 5 piece band and/or DJ. No multiple bands, no live shows of any kind.
- Risk cannot exceed 5000 square feet.
- Bartenders/servers need certified alcohol awareness training.
- No prior liquor or A&B claims in past 3 years.

#### Property Guidelines:

- No property within 1 mile of the coast.
- Risks 1 to 3 miles have wind excluded.
- Risks over 4 miles have a 5% wind deductible with \$1,000 minimum.
- No frame construction unless peril of wind is excluded.
- Central station alarms are required in any metro area to qualify for theft coverage.

- Stand alone Crime and Garage Keepers are Not available. 09-16
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